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No margin for error: fifteen years in the working lives of lone mothers and their children

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Abstract

Over the past two decades, the emphasis on paid work has become one of the defining features of social security policy in the UK. Lone mothers and their families have been one of the key groups affected. In this article we focus on the working and family lives of lone mothers and their children over time, drawing on material from a long-term qualitative research study, and setting this in the context of key policy developments. We explore the long-term consequences of trying to sustain work, and manage low-income family life, as children grow up and needs change over time. This highlights some of the tensions and limitations in family support and relationships when resources are limited. We reflect on the links between insecurity, legacies and the state.

Over the past two decades the emphasis on paid work has become one of the defining features of social security policy in the UK. It was central to the Labour governments from 1997 (work is the best form of welfare), continued through the Coalition government (hard-working families) and into the Conservative (just managing families). This goes even further under Universal Credit, where looking for a job, or for a better job, is a requirement and where the single monthly payment is intended to reflect how wages are paid in work.

There are now very high rates of employment in the UK, with just over 32 million people in work, an employment rate of just over 75 per cent. But there are also high rates of work insecurity, with almost one million people on zero-hours contracts (ONS, 2018). Women continue to earn less than men, and are more likely to work part-time. There are high levels of low pay, and in-work poverty and economic insecurity are affecting many more people (Joyce, 2018).

Lone mothers have been much affected by these labour market and policy developments. They were one of the first groups targeted for the New Deal employment programmes from 1997 onward. Since then lone parents have been gradually brought into the regime of work requirements, and they are a significant group among the recipients of in-work tax credits. About seven in ten of lone mothers are now employed. For these families, employment is now the norm, part of their everyday lives and experience.

In this article we explore the working lives of lone mothers and their children over time, drawing on material from our long-term qualitative research study¹. We explore the experience of work, often low-waged, and the legacies of this over time for the mothers and for the children. This casts light on the long-term consequences of low incomes, and the implications for family support and family relationships when resources are limited. We start by summarising the policy context in the UK over the past twenty or so years.

UK policy: from expansion to austerity

As noted above, lone mothers have been at the centre of the employment-based policy approach. However, although the policy aims – to increase employment among lone mothers – have remained constant, the policy emphasis shifted from voluntary to compulsory and from expansion to austerity. Here we briefly summarise the key measures.

Expanding support for lone mothers who wanted to work: 1997-2008

The New Deal for Lone Parents started in 1997 and was the first of Labour's New Deal programmes. The aim was to support non-employed lone parents into work. It was a voluntary scheme, offering advice, information and support. There was also a significant increase in financial support for those in work with low wages. A national minimum wage was introduced in 1999 and was particularly important for women, who were the majority of those who initially benefited. Tax Credits for working people were reformed and increased from 2003. These provided a substantial addition to total income for low-waged lone parents (Millar, 2008). There was also an expansion of childcare provision with the 1998 National Child Care Strategy and the 2006 *Childcare Act* (Daly, 2010 provides an overview of family policy in the Labour governments).

¹ Funded by the Joseph Rowntree Foundation in 2016, and by the ESRC (RES-000-23-1079) and the Department of Work and Pensions for previous rounds.

These measures were intended to support and encourage paid work, on a voluntary basis. The benefit eligibility conditions did not place any work requirements on lone parents. Lone parents with a youngest child aged under 16 were eligible to receive Income Support, simply by virtue of their family status. However, as the New Deal continued, requirements to attend regular ‘work-focused’ interviews were introduced. As Whitworth and Griggs (2013) discuss, this was justified initially on paternalistic grounds (to enable people to achieve the positive benefits of being in work) and then more on contractual grounds (the support is available, so it is a responsibility to take it). There was also the view that living on benefits was too easy, that more was needed to change not just behaviour but also attitudes and values, to tackle the ‘dependency’ culture. Policy makers also looked to comparisons with policy in other countries, especially the USA, where lone-parent employment rates were much higher and work requirements in place (Millar and Evans, 2003).

Requiring lone mothers to work in the context of austerity: policy from 2008

Thus, it was towards the end of the Labour governments that the first major change in the benefit eligibility rules for lone parents was introduced. In 2008, lone parents with a youngest child aged 12 were no longer able to claim benefits by virtue of their status as a lone parent, but instead became defined as ‘jobseekers’, subject to work requirements to be available for and seeking work. The age limit has since been lowered several times, down to age three by 2107.

Thus in less than a decade – between 2008 and 2017 – there was a shift to defining almost all lone parents, except those with very young children, as ready and available for paid work. There are some ‘flexibilities’ built into this, to restrict hours available for work due to caring responsibilities or for school hours and holidays. But the default position is now that lone parents should be working or seeking work. Universal Credit takes this even further. Here work requirements are also extended to those in work, so that most people working part-time must seek to increase their hours of work (Millar and Bennett, 2007).

These measures to tighten work requirements have been implemented at the same time as the Coalition (from 2010) and Conservative (from 2015) governments followed a policy of ‘austerity’, where the overriding objective of government policy was to reduce public expenditure. The social security system has been a major target for cuts (Hills et al, 2016). The key measures affecting families with children include: a freeze in the level of means-tested benefits for working-age people; a benefit cap (that sets a maximum that can be received out of work); a ‘bedroom tax’ (that reduces benefit for ‘over-occupancy’ of bedrooms); and the ‘two-child limit’ (that limits the child element of child tax credit to two children for those born after April 2017). The cumulative impact of these measures on family income has been substantial, not least for lone parents. Portes and Reed (2018) estimate that, between 2010 and 2017, lone parents lose on average £5,250 per year, equivalent to about 19 percent of net income.

Growing up in a changing policy environment

Children and young people have also been affected by this changing welfare landscape. During the Labour years there was a significant increase in financial support for children living in low-income families (Waldfoegel, 2010). This culminated in the *2010 Child Poverty Act* which required future governments and Local Authorities to develop strategies towards the eradication of childhood poverty by 2020 (Ridge, 2013). The child poverty rate fell significantly during the early 2000s and the 2010

target of halving childhood poverty was within reach (Corlett *et al*, 2018). Dean and Wallace (2018) conclude that the Labour government did much to reduce adolescent disadvantage, as reflected in a range of measures (including school exclusion and truancy, educational attainment at age 16, teenage conceptions, drug and alcohol use, and youth crime).

As noted above, the 2010 election ushered in a very different austerity policy landscape, disproportionately affecting disadvantaged children and young people. As noted above, benefits for children were reduced in the social security freeze and cuts. Children's services, such as Children's Centres, were also reduced in many local authorities, as were other services important to children such as libraries and play areas (Ridge, 2013). In 2015 the Child Poverty Act was repealed through the *Welfare Reform Act 2016*, and the commitment to eradicate childhood poverty by 2020 was dropped.

Young people have also seen in reductions in benefits and services (Melrose, 2012). Benefits levels are lower for young people, and not enough for independent living (SSAC, 2018; Resolution Foundation, 2018). Many services for young people have reduced or disappeared, with the withdrawal of the Educational Maintenance Allowance (which supported young people to stay on at school); the closure of Connexions (a service that supported young people into employment); and severe cuts to LA youth services. Unison (2016) found that between 2010 and 2016 Local Authority cuts to youth services amounted to an estimated £387 million. Maguire (2015) notes that there are about one million 16 to 24-year-olds recorded as being not in education, employment or training (NEET), but many have no attachment to existing support services. Measures such as the Youth Obligation Support Programme, which started in 2017, providing more intensive support from the start of a benefit claim for 18-21 year olds, have yet to prove their worth.

Following families: our research project

These changing policy landscapes form the back drop for our qualitative longitudinal study of low-income working life in lone-mother households (Ridge and Millar, 2008; Millar and Ridge, 2017). We started with a sample of 50 lone mothers in three areas in England, including women who had left Income Support for paid work in 2001/2002. We interviewed the mothers and their children three times between 2004 and 2007, during the period of policy expansion. In 2016 we interviewed 15 of the families again, in order to explore how the families had fared during the austerity years. These 15 families were chosen to reflect the range of family and employment experiences and circumstances from previous rounds. This article is based on our 2016 sample (15 mothers and 17 young people) and uses data from all four interviews.

The women had all spent some time (from a few weeks to several years) on Income Support and then started working and receiving tax credits. They had all therefore experienced living on low incomes out of work, and as we shall see, many also experienced persistent low incomes in work. Recent research on poverty and low incomes has highlighted issues such as everyday budgeting and tight money management, the importance but also limits of family support, and the impact of negative constructions of 'welfare dependency' (Daly and Kelly, 2015; Patrick, 2017). Our research explores the legacies of low income over time, both for the mothers (as they head towards retirement) and the young people (as they start their working lives).

Legacies: from past to future

Calder (2016, p2) discusses the role of families in the transfer of inequality across generations, as he puts it 'the handing down of maintenance of social advantage and disadvantage'. He argues that the privacy and autonomy accorded to the family tends to obscure the extent of this, and in particular conceals the way in which better-off families can provide their children with material and other resources. Shildrick (2018, p 94) notes that poorer families are not able to make such provision, that 'having little money restricts life chances and serves to limit, constrain, oppress and dominate'.

Here we consider legacies in the context of limited resources. What sort of future had the mothers achieved for themselves over their working lives, and what sort of social and economic inheritance could they give their children? How do the connected threads of employment, income, and family play out over time?

The 'family-work project' has been a key concept in our research. We defined this as 'the shared endeavour aimed at embedding paid work into everyday family practice' (Millar and Ridge, 2013; p 566). The focuses attention on how becoming, and being, a working lone mother is an undertaking that actively involves the family as a whole. The research was designed to explore this, with the separate interviews for the mothers and the children.

However, this approach does not imply that the family-work project means the same, or works in the same ways, for all family members. In general, the mothers and the children were committed to making work possible, as they felt paid work was better than life on Income Support for financial reasons and also for reasons of social inclusion and participation. The family-work project was driven in part a desire to achieve a better future and in part by a fear of a return to poverty. But the mothers and children were not necessarily equally committed to the goal, nor did they have the same level of control and decision making. There were both positive and negative aspects of this family-work project, and inevitable trade-offs between costs and benefits (Millar and Ridge, 2009; Ridge and Millar, 2011).

For example, the mothers generally felt better able to provide financially for their children, but were often anxious that they could not spend enough time together and that their family lives were complex and hard to manage. The children often played a substantial role in helping their mothers with domestic work and care of younger siblings. They held back on their own needs, not putting financial pressure on their mothers and they accepted situations that they did not like, including changes in family time and caring arrangements. But at the same time, some, especially the older children, valued the independence and responsibility, and many gained deeper and closer relationships with other family members who were involved in day-to-day care.

The family-work project thus plays an important part in the lives of these families and forms a key element in our analysis of legacies over time. In this article, we draw in particular on four case studies, two mothers and two young people, to highlight the different pathways taken by both mothers and children over the course of the study. These are from four different families, not least because we have chosen not to present the data from mothers and their children together, for reasons of within-family privacy and confidentiality. These case studies are selected to illustrate important social, familial and temporal aspects of working family life, and to provide contrasting accounts, illustrating the range of experiences.

Lone mothers and work over time: hard work, slow motion

Most of the mothers had stayed in work more or less constantly. However, this did not usually mean one long-term job, and there were often job changes. Our two case

studies of mothers give some flavour of what it meant to manage work and family over time.

Sally: lots of job changes, little increase in wages or income

Sally was a divorced lone mother aged 48 at the first interview in 2004, living with her 15 year old daughter, she also had two older children who had left home. She was working for an agency providing care to elderly people in their own homes. Sally said that she had *'more or less always worked'* but she had recourse to Income Support twice, when she was a lone mother with young children and later when she was made redundant. A New Deal Adviser helped her find her current job. Sally was very positive about working in general and also about her job as a care worker: *'With working you are in control, I think you are more in control of your self-esteem, you are out with people and I love being around people'*.

However, other aspects of the job were less good. The hours were long, and Sally was regularly working well over 40 hours per week including sleepovers, *'they give me the hours so I can work anything from maybe just ten hours a week up to 90 hours a week'*. Her pay was low, just above the national minimum wage. She was receiving tax credits and a rebate on council tax benefit. In total her income was not much above the income poverty line. Sally also had debts, in part the result of a family crisis, but also because of waiting for her first wages. The long hours of work and the debt was a source of stress and worry, as was the fact that she felt she did not have enough time with her daughter. This was all having an impact on her health.

At the second interview, about a year later, Sally had changed jobs, after her employer reduced her hours. She was working split shifts, which meant very long days, and every other weekend. She was also studying for an NVQ Level 2. Debts were still an issue and Sally had contacted a debt counsellor to try to manage these. She was feeling guilty about the impact of her job on her relationship with her daughter, who had to spend a lot of time on her own, and the stress and worry were continuing to affect her health.

In 2007, at the third interview, Sally was again working for a different employer, providing care in a sheltered housing home. As before, she had left her previous job because the hours had changed. She worked Monday to Friday and often extra weekend work. She had completed her NVQ2 and was starting on NVQ3. However, the major change in her life at this time was the fact that her daughter had left home and her tax credits had therefore ended. At the previous interviews she stressed the importance of the tax credits (*'very, very important, if I didn't have that money coming in I don't know where I would be because I could not manage'*). The loss of the tax credits was a severe blow to her financial situation, as it meant she only had her wages of about £15,000 per year. Sally felt this loss both in material terms and psychologically:

I'm in the situation where I no longer get that help, it is very, very hard ... it's disheartening really ... I've been so down at times, that I just wanted to literally just walk away ... But you have to fight on ... if I walked away, then it would have been all for nothing..

The 2016 interview found Sally, now aged 60, still in work. Through a former colleague and friend she had moved into health care work, having completed more training. She said this job, *'was stable and it gave me a pension and I knew where I was'*. She was earning about £16,000 a year, which meant that her pay was lower in real terms than it had been in 2007.

Charlotte: lots of job changes, increased income

In 2002 Charlotte, a 35 year-old divorced mother of two children started work filling up vending machines with soft drinks, earning the national minimum wage. She was guaranteed 20 hours a week but was regularly working overtime up to 45-50 hours a week. The work was heavy, physical work but at the first interview, in 2004, Charlotte said that she was glad to be working. She had worked while married but had spent about two years living on Income Support, following her split up from her violent husband.

She initially started work in a cleaning job (*'because I thought that's all I were worth, do you know what I mean, to go cleaning'*). That job had not worked out so she turned to the New Deal for Lone Parents where she got help from an adviser who was, Charlotte said, *'brilliant'*. Her older son had left home and for three nights a week her younger son, aged nine, stayed the night with her mother, who lived over the road.

By July 2005 Charlotte had changed jobs, prompted by the need for longer hours to be guaranteed, after she had had a significant drop in her tax credits. She said her employer was very flexible, and she liked her job although she found it hard work and unsocial hours. Her son was still staying with her mother for three nights, on other mornings he was getting himself up, making his own tea and toast, and going to school by himself.

In September 2007, Charlotte was now working as an office administrator. The heavy work had become too much for her and the nine-to-five hours were more manageable. However, the pay was low and still not much more than minimum wage, so she was looking for another job. She said she was managing financially but things had been a bit tight and her father and boyfriend had helped. She was still very positive about the benefits of working – for money, for independence, for getting involved. She wished she had had the confidence to get into this type of work sooner:

'When I was at school, I never amounted to much. Do you know what I mean? I wouldn't have dreamt I'd work in an office'

In 2016, Charlotte was in her late 40s and working in a management position. The company where she worked had been taken over and she had completed further training, both at college and at work, and was now in a senior position. She was earning £35,000 per year, which put her well above the median for women working full-time (about £25,000 in 2015).

Thus far, Charlotte's work history over the 15 years looks like textbook in-work progression, albeit on a slower timescale than policy-makers might like or expect. Nevertheless, her situation was not secure and her advancement was under threat. About three years previously, Charlotte had been diagnosed with a serious progressive illness. She felt that her health was putting everything at risk,

'My world had just come to an end you know all that, all the hard work, everything that I have done. I had just moved into this house, a three storey town house with stairs and I thought God what am I going to do, who is going to pay my bills because there is only me that pays my bills.'

Charlotte felt her options were very limited. She had a long-term partner, but was adamant that they should not live together, perhaps as a consequence of her previous marriage experience. She was considering moving to live with her mother.

Resources and legacies

These are two different experiences. Sally was fairly typical of the women in our study, she stayed in one sector of employment and had largely static wages and income over

time. Charlotte was less typical in that she made a move from routine work to management and her wages and income rose to above average. But there are also a number of similarities and common themes in these accounts. Both women started with low confidence, not least following the experience of domestic violence in marriage. Work commitment was high but it took some years to establish themselves in work. Debts were never very far away. Poor health was an ongoing concern, reaching the point of making work difficult. Studying and training helped but did not always lead to better-paid jobs. Both women were concerned about the impact of their work on the lives of their children, but also proud of the way they had been able to bring up their children. They stayed positive about work and their success at managing work and family. But both Sally and Charlotte also talked about the psychological or personal impact of insecurity (*'if I walked away, then it would have been all for nothing', 'all that hard work, everything I have done'*).

The experience of limited resources over time had implications for the women, many of whom were heading towards retirement with very little by way of savings or capital. Those who had managed to access secure housing were in a better position. Those with higher pay were more likely to have some pensions, but at lower levels, as they did not have many years of contributions. A partner could also be a source of financial security, with two sources of income, but even women with long-term partners were often cautious about living together. The circumstances of these women show how difficult can be to embed security when income remains low or moderate over a period of years.

There were also implications for their children. As noted above, parents, and wider family, play a significant role in helping young people reach independence (Berrington *et al*, 2017). Charlotte was the highest paid woman in our study, and the one of the few that had been in a position to help her son in his transition to work, using her employment contacts to introduce him to a company looking for apprentices. Sally's own mother, her sister and her former partner were all involved in supporting her daughter to continue to higher education. The material support parents and families can offer may be crucial in shaping the opportunities and choices available to young people. But in general these mothers were limited in the resources they had available. Here we turn to the lives of the young people, to explore their experiences as they sought to make their own way in life.

Young people: the challenges of making their own way

As discussed above, the family-work project was an important part of family life for these young people. It made it possible for the mothers' paid work to become embedded in the everyday family practices, in which the mothers and children pulled together, each with roles and responsibilities. But this shared project could be demanding for children and could mean that expectations and responsibilities were overwhelming. This contributed to the tensions that were apparent in some relationships. The family-work project worked out in various different ways as the children grew up, sometimes supportive and sometimes less so. Here we see this in our two case study accounts.

Tiffany: working her way into education and work

At the first interview with Tiffany, in 2004, she was age twelve, and living with her mother (who was working full-time) and her two younger brothers. She was playing a significant role in the family-work project supporting her mother in work and looking after her young siblings. This was still the case at the second interview, in 2005, when

her mother was out of work and Tiffany was trying to support her mother while also moderating her own needs.

'there was a trip away from school the other day and I never asked because I thought my Mum wouldn't have the funds ... I didn't tell her because I thought ... I'd just leave her 'cos maybe she'd need the money or something but then she found out about it and she just let me go'.

In 2007, Tiffany was 16 and had started working part-time work in a shop alongside her studies. Looking back from 2016 she said, *'I just wanted to take that strain off my mum. So, you know, as soon as I was 16, I got a job. ... and since then it was just a matter of not having to rely on her for any money or anything'*. Tiffany felt that her role within the family had affected her A-Level grades as she struggled with study, work, sibling care and helping at home while her mother worked. Tiffany valued her mother working but her mother was never very well paid, in fact there were times when Tiffany had helped her mother financially.

For Tiffany combining work and study was a constant feature of her life, including at university:

'I used to work shifts so it would be 6 hours on, 3 off. So some weeks it would work out really well but other weeks I would literally be working - I would say from two in the morning until about 8 in the morning and then I would have to get to uni for half-nine ... I couldn't bear the thought of not having a job ... I was in a position where I was financially stable and independent since I was 16. It wasn't an option to not work'.

By 2016 Tiffany was aged 24 and still living at home. She was working full time in HR, earning £20,000 per year (about the average graduate starting salary at that time). She was also studying part-time for a Master's degree. She had plans to possibly work abroad or travel.

Shane: working hard, with limited prospects

Shane is the only child of a divorced mother. In 2004, he was 12 years old and looking after himself when his mother was at work full time. He would come home and draw all the curtains in the house to feel safe. His mother working had meant more money in the house but had brought more personal responsibility.

In 2005 Shane was 13 years old and his mother was still working full time. He felt the lack of time that he had with his mother, especially during school holidays. *'She has to keep working, so I go to my aunties ... I don't see her, well most of the holidays I don't actually see my mum, cos she's got work.'* In 2007 he was 16 years old and at college, where he was studying for a BTEC. He was hoping to go to university but with some concerns about his future security

When we interviewed him again in 2017, Shane told us he had been offered a university place but he was concerned about fees and being able to manage financially, and decided not to take it up. This caused tensions at home so Shane left home when he was 20, and moved into a hostel, where he lived for about four years. He was unemployed for those years:

'To live in the hostel I had to pay the hostel. You have to get housing benefit. ...the hostel wanted something crazily stupid where it wasn't even worth me getting a job at that time ... even with my qualifications I couldn't get the job to pay that kind of rent'.

The hostel workers helped him to find a small flat and Shane then felt able to look for work. So by 2016 Shane, aged 25, was living alone in rented accommodation. He was

working in warehouse security, and the job involved long hours and irregular shifts, but felt he had no choice except to accept whatever he was given:

I work seven days, basically... they're long shifts [up to 12 hours] ... the majority of the time it is nights. If I don't do the shift, somebody else will take that shift and then maybe they'll take the next shift the next day after that, so I have to be consistently there ... I can't just take a day off. If I'm ill I have to go. I can't just take a day off and ring in sick... I can't afford to be sick'.

His job was thus very much the insecure, precarious and low-paid employment that has been on the increase in recent years (Clarke and Bangham, 2018). His precarious situation was exacerbated by the lack of state provision and family resources to cushion this labour market insecurity (Antonucci *et al*, 2014).

At this point, Shane felt very limited in his options. He could not see any way to go to university or to fulfil any of his aspirations and so was concentrating on short-term goals, in particular to travel. When he looked back on his childhood, he felt that the poor financial circumstances and the demands placed on him had been too much, he was proud of his mum's achievements but felt that disadvantage and the need to keep the family-work project going had resulted in considerable pressure and responsibility during his childhood.

It's a burden. It is a lot of pressure. Even now I still feel pressure to do things, to make sure my mum's okay, to make sure that she's not going without anything – just as she used to do the same for me, really'.

In Tiffany and Shane's accounts, we can start to see some of the legacy of growing up in a low-income family, which constrained the choices of both of these young people in different ways. Poverty was a big part of what kept Tiffany at home. Being at home did give her an opportunity to continue her studies, although only because she also worked from an early age. Poverty was a big part of why Shane wanted to leave home early and establish his own independence.

We can also see the legacy of the family-work project, again working out in different ways. Tiffany played a key part in how her mother managed over the years and their tight reciprocal unit was important in shaping Tiffany's own choices. Shane struggled with some regrets about how he felt his 'burden' of early responsibility had limited his aspirations and opportunities. Both felt very proud of their mothers and how they had managed over the years, but both were also aware that their mothers had only limited resources, in the past and now, and so could not provide much financial support or cushion to their own efforts. They had to make their own way, as much as possible.

Legacies and challenges of early independence

One legacy of the family-work project was that the young people frequently talked of their strong work ethic and the importance of being independent, which they often attributed to the examples of their mothers. These young people had become accustomed to trying to make their own way and not placing demands on their mothers. As Shildrick *et al* (2016) note, adulthood often comes early for young people from low-income families, it is 'accelerated', in part because they feel they have no choice but to seek to achieve independence. Rather like their mothers, the young people were often cautious with money and proud of their budgeting skills. They worked hard at being self-reliant and stuck at their jobs as much as they could. Nevertheless, like all young people, there were mistakes and setbacks along the way – poor job choices, the wrong training or education, bad health, destructive

relationships, and so on. The help and resources they can call on, when such setbacks happen, is crucial.

We identified three main patterns for the 17 young people. First, there were three young people who stayed at home and their families were able to provide some stability and support. Each of these has a mother in full-time and stable work, and close contact with other family members. Second, there were five young people who had left home, had had some initial setbacks with study or work or housing, but who now seemed to be getting settled. Again, these young people had some stable family resources to draw on for support. Each had either a mother in secure employment and/or other family members playing a significant support/resource role.

In these two patterns the young people were able to call upon help from other family members, and not just their mothers, in particular grandparents and aunts or honorary aunts (long-term family friends). However, there were limits, both material and normative, to the extent to which other family members could or would be involved. Not all had much to offer and there was also some reluctance on the part of the young people to be seen to be dependent and not able to pay back support. It should also be noted that the type of support was often quite small-scale and everyday – it was providing a temporary home, short-term loans or gifts, practical advice, and emotional support.

Third, there were nine young people who were really struggling, and here we see a very different situation. These young people were either in very insecure and demanding work, or they were out of work, or they were parents of very young children and living on benefits. Each had left home at some point and had struggled with housing and homelessness. Some had returned home intermittently although that was usually unsustainable as relationships were often tense. There were also a range of other factors in the mix – especially a history of domestic violence from fathers or stepfathers, poor health, early parenting and substance misuse. The mothers of these young people had generally been in low-income insecure work, with some having poor health.

In other words, there is little protection for these young people when they transgress or stumble. Home is not necessarily a welcoming and/or secure space, or a fall back option that can help to resolve mistakes and difficulties. For these young people there is very little external support, and mistakes made are compounded by a lack of resources, opportunities and financial or social, and in some cases familial, support. These young people were ‘responsible for their own success ... without the resources to make that success possible’ (Reay, 2017, p102). They lacked supportive ‘scaffolding’ (Deluca et al, 2016) and this meant that they did not have much by way of financial support and so had to be earning quickly themselves. It also meant that they did not have the opportunities to make mistakes, and to start again if need be. In more affluent families, mistakes in school, at college or in relationships, are cushioned by adequate resources, good social support and the economic power to ‘start again’. These young people lacked those cushions, not just to guard against adversity, but to allow experimentation and choice.

Education and training is often seen as a way forward, an opportunity for individuals to improve their options and increase their earning potential. Many of these young people did have formal qualifications (as did their mothers) and this was an important step-up for some. However, qualifications were not necessarily a guarantee of better jobs and pay (Shildrick *et al*, 2016; Maguire and McKay, 2017). Those who studied to degree level and beyond did better. Yet even those people with the highest-level qualifications often struggled, not just to complete the education, but to get the

better jobs. Education and training help but are not a guarantee of better jobs, perhaps even more so for these young people, who were entering an increasingly insecure labour market, than it had been for their mothers about 15 years ago.

Reflections: insecurity, legacy and policy

This research has explored the long-term consequences of trying to sustain work, and manage family life and family relationships in the context of constrained income over time. Working in mainly insecure and poorly paid sections of the labour market for over 10-15 years made it particularly difficult for the women to generate an income that would give them and their children a level of security beyond their present needs. Working part-time, being older, and have reduced number of years in work all contributed to most of the lone mothers being unable to either attain or sustain higher wages, even where they had progressed in employment. As the Social Mobility Commission found, women are particularly vulnerable to getting stuck at the low-paid end of the labour market and ‘for most low-paid workers, poorly paid positions are not acting as a first rung on the ladder – it is the only rung’ (D’Arcy and Finch 2017, p 5).

For the women, the longer-term legacy was apparent in their lack of security and resources, in particular to cope with ill-health, reduced work capacity and retirement. It also meant that they were limited in the resources that they could offer their children, to help them in their transitions to adulthood. The children had become accustomed to trying to make their own way and not placing demands on their mothers, and they approached their working lives in the same way. They worked hard at independence. Where mothers and wider family members were able to help, this was often in quite small and everyday ways. But perhaps the main limitation for the young people was that there was little by way of fall-back, or cushion, to help them when things went wrong. There was indeed no room for error, without a family safety-net, and (as discussed below) with little state help available, they were very exposed to the challenges of insecurity in employment and housing.

The implications of long-term limited income was also felt in the relationships between the mothers and the children. The family-work project was driven by desire for improvement but also by a fear of returning to greater poverty. Greater independence, a strong work ethic, and closer family relationships were forged in this space, but these positive experiences have to be seen in the context of the insecurity that underpinned the project for many of the children. For some young people the costs of self and sibling care, increased responsibilities, and restricted choices generated resentment and tensions in relationships over time. This also helped to shape the nature of their transitions to adulthood, which were often happening fast and when the young people were still relatively young.

The impact of the changing policy environment is also apparent. As we have seen, the lives of these families were profoundly affected by the nature and level of support, especially financial support, which they received through state benefits and tax credits. This was particularly the case as the mothers started their journeys into work and tried to sustain their jobs in the early days. The policy environment at that time was generally supportive, but within limits. The social security system provided an element of financial security but the ups and downs of the tax credit payments, and in particular the loss of tax credits when children grew up or left home, were a source of anxiety and could be a cause of debt and further insecurity. Since then, under austerity, the financial support offered by the state is not only reduced, but also increasingly conditional and intensively governed (Watts and Fitzpatrick, 2018). Universal Credit is lower than tax credits for many families, it also reduces choice

about when and how much to work, and it provides less income security (Millar and Bennett, 2017).

It is also striking how much less state support the young people were able to access compared with their mothers. In part this is the difference between a time of policy expansion and a time of policy contraction. The current policy environment is particularly challenging for young people from poor families where they have few alternatives and often feel that they must rely upon themselves. We certainly did not find any evidence for any inter-generational 'dependency culture'. Rather the reverse—both the lone mothers and their children worked hard and long to try and establish their independence.

This research has given a glimpse into some of the longer-term aspects of lone motherhood, for mothers and their children. It has highlighted how the challenges of employment play out over time, and shown the importance of state provision to support what these women and young people are trying themselves to achieve.

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